Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	the name that is on your nment-issued picture ication (for example, river's license or	Lasharne First name  Denean	First name
passp		Middle name	Middle name
identifi	your picture ication to your meeting	Johnson Last name	Last name
with th	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>3516</u>	XXX - XX
Individ	er or federal dual Taxpayer fication number	OR	OR
		<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Lasharne Denean Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
Where you live	511 Illinois St Number Street	If Debtor 2 lives at a different address:  Number Street
	Unit           Park Forest         IL         60466           City         State         ZIP Code           COOK         County	City State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box	Number Street P.O. Box
	City State ZIP Code	City State ZIP Code
Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408
	and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names  Where you live  Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names  Business name  Business name  Business name  Business name  Business name  Business name  EIN  EIN  EIN  Business name  Business name  III Illinois St  Number Street  Unit  Park Forest  City  State  ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City  State  ZIP Code  Check one:  Index

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Lasharne Debtor 1

Denean

Document

Last Name

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Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you			-		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file	■ Chapter 7						
	under	☐ Chapter 11						
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	I need Appli  I required By lates to pay the	court for elf, you not itting you a pre-prince to pay to cation for east that row, a judgehan 150% ne fee in	more details all may pay with comments on the fee in instance of the fee in instance of the fee be waive may, but is not of the official installments). I	bout how you may ash, cashier's checkyour behalf, your a lallments. If you checked (You may required to, wait poverty line that a lif you choose this of	Please check with the clerk's office in your pay. Typically, if you are paying the fee ck, or money order. If your attorney is ttorney may pay with a credit card or check cose this option, sign and attach the e in Installments (Official Form 103A).  The est this option only if you are filing for Chapter 7. It is your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the certain paying the six of the		
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District N	Vone	When _	Case Number MM / DD / YYYY		
			District N	lone	When	Case Number		
			District		When	Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When _	Relationship to you Case Number, if known  MM / DD / YYYY  Relationship to you Case Number, if known		
11.	Do you rent your residence?	■ No. □ Yes.	residence □ No. □ Yes	landlord obtaine? . Go to line 12.	Statement About an E	ent against you and do you want to stay in your  Eviction Judgment Against You (Form 101A) and file it with		

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Debtor 1 Lasharne Denean Document Johnson Page 4 of 63

Case Number (if known)

bus	you a sole proprietor iny full- or part-time siness?	■ No. □ Yes.	Go to Part 4.  Name and location of b	ousiness			
busi indiv sepa	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
LLC If yo sole sepa	propration, partnerhsip, or in the control of the c		Number Street				
			City			State	Zip Code
			Check the appropriate	-			
			☐ Health Care Busi☐ Single Asset Rea	,	•		
			☐ Stockbroker (as o	•	_	. "	
			☐ Commodity Broke	er (as defined in 1	1 U.S.C. § 101(6))		
			☐ None of the abov	'e			
busi	a definition of small iness debtor, see J.S.C. § 101(51D).	_	am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.			-	
Part 4:	Report if You Own or Hav	/e Any Hazard	ous Property or Any Prop	erty That Needs In	nmediate Attention		
	you own or have any	No.					
pro	perty that poses or is						
alle of i	ged to pose a threat mminent and	Yes.	What is the hazard?				
alle of in inde	mminent and entifiable hazard to blic health or safety?	Yes.	What is the hazard?				
alle of in inde pub Or e pro imn For peri	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock	_	What is the hazard?	needed, why is it	needed?		
alle of ii inde pub Or e pro imn For peri that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own	_		needed, why is it	needed?		
alle of in inde pub Or e pro imn For peri that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building				needed?		
alle of ii inde pub Or e pro imn For perii that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building		If immediate attention is				

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Lasharne Debtor 1

Denean

Document

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Case Number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you

days.

may be dismissed.

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted

only for cause and is limited to a maximum of 15

, .							
I am not required to receive a briefing about credit counseling because of:							
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.						
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.						

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

duty in a military combat zone.

Active duty. I am currently on active military

Incapacity. I have a mental illness or a mental

I am not required to receive a briefing about

credit counseling because of:

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted

only for cause and is limited to a maximum of 15

may be dismissed.

days.

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-06539 Doc 1 Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main

Lasharne Denean Document Johnson

Debtor 1

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	First Name	Middle Name Last Name				
Pa	rt 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?		consumer debts? Consumer debts are d primarily for a personal, family, or household	- · · · · · · · · · · · · · · · · · · ·		
		<ul><li>Yes. Go to line 17.</li><li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</li></ul>				
		No. Go to line 16c. ☐Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses		ter 7. Do you estimate that after any exempt as are paid that funds will be available to distr	· · · · ·		
	are paid that funds will be available for distribution to unsecured creditors?	∐Yes.				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the inf	formation provided is true and		
			oter 7, I am aware that I may proceed, if eligit nderstand the relief available under each cha			
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342			
		I request relief in accordance with	the chapter of title 11, United States Code, s	pecified in this petition.		
		_	ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.			
		// Is/ Lasharne Denean Signature of Debtor 1		ature of Debtor 2		
		Executed on 02/13/2017 MM / DD		cuted on		

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Debtor 1	Lasharne	Denean	Johnson	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Juan M. Villalpando	Date	Date:	03/03/201	17
Signature of Attorney for Debtor	_ Bate	MM / E	DD / YYYY	
Juan M. Villalpando				
Printed name				
Geraci Law L.L.C.				
irm name				
55 E. Monroe St., #3400				
lumber Street				
		6060		
Chicago	IL	6060		
	IL State		D3 P Code	
Chicago	State	ZII		ilaw.com
Chicago	State	ZII	P Code	ilaw.com

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Fill in this in	formation to identif	fy your case:	
Debtor 1	Lasharne	Denean	Johnson
	First Name	Middle Name	Last Name
Debtor 2	·	· · · · · · · · · · · · · · · · · · ·	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	Γ		_

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 328,796
1c. Copy line 63, Total of all property on Schedule A/B	\$ 328,796
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$406,111
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$31,431
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$4,181.16
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$6,702.64
Supply Seal menting expenses normalized and consequence and co	

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Document Lasharne Denean Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records		
_	filing for bankruptcy under Chapter 7, 11 or 13?  You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.	
Your famil	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual primy, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Corm to the court with your other schedules.	C. § 159.	
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	icial .	\$ 1,408.30
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  art 4 of Schedule E/F, copy the following:	Total claim	
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00	
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00	
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_0.00	

Fill in this in		y your case and this filing		03/03/17 14:55:57 Desc Main of 63
Debtor 1	Lasharne	Denean	Johnson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the	e : <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)	
Case Numbe (If known)	er			Check if this is an
	106 A /D			amended filing
	orm 106A/B			
Schedul	le A/B: Prop	erty		12/15
01. Do you ov	wn or have any legal		her Real Esate You Own or Have an Interest In	
Yes.	. Describe		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
511 Illino	ois St.		Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property
Street add	ress, if available, or other	description	Duplex or multi-unit building	
			Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
Park For	est	IL 60466	Manufactured or mobile home  Land	\$ 88,147.00 \$ 88,147.00
City		State ZIP Code	Investment property	\$
			Timeshare	Describe the nature of your ownership
County			Other	interest (such as fee simple, tenancy by
			Who has an interest in the property? Chec	the entireties, or a life estat), if known.
			Debtor 1 only	
			Debtor 2 only	Check if this is a community property
			Debtor 1 and Debtor 2 only  At least one of the debtors and another	(see instructions)
			Other information you wish to add about t	his item, such as local
			property identification number:	
			What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
21422 Je	effrey Dr		Single-family home	the amount of any secured claims on <i>Schedule D</i> :

Schedule A/B: Property

Other information you wish to add about this item, such as local

Who has an interest in the property? Check one.

Duplex or multi-unit building

Condominium or cooperative

Manufactured or mobile home

Investment property Timeshare

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

60443 Land

Other \_

ZIP Code

Street address, if available, or other description

Matteson

City

County

Official Form 106A/B

Current value of the

111,259.00

portion you own?

Current value of the

111,259.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Check if this is a community property

(see instructions)

entire property?

IL

State

Doc 1 Debtor 1

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Document Page 11 of 53 umber (if known) Desc Main 01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No Describe..... What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home 6316 S Talman Ave Creditors Who Have Claims Secured by Property Duplex or multi-unit building Street address, if available, or other description Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home 60629 Chicago IL 121,138.00 121,138.00 City State ZIP Code Investment property Timeshare Describe the nature of your ownership County Other interest (such as fee simple, tenancy by the entireties, or a life estat), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is a community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: \_ 2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages you have attached for Part 1. Write that number here ...... --> \$320.544.00 **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No. 'es. Describe..... Ford Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Explorer Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2004 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 186 000 Approximate Mileage At least one of the debtors and another 609.00 609.00 Other information: Check if this is community property (see instructions) Ford Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only **Transit Connect** Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2010 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 75,000 Approximate Mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

\$ 5.722.00

5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here .....---

Describe.....

Case 17-06539 Denean

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Document Page 12 of a charge significant control of the control

Desc Main

\$75

75.00

\$1,925.00

First Name	Middle Name Last Name	
Part 3: Describe Your Po	ersonal and Household Items	
Do you own or have any lega	l or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions
06. Household goods and fur	rnishings	
Examples: Major appliances	, furniture, linens, china, kitchenware	
Yes. Describe	Furniture, linens, small appliances, table & chairs, bedroom set	,,000 \$ 1,000.00
	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music is including cell phones, cameras, media players, games	
Yes. Describe	Flat screen TV, computer, printer, music collection, cell phone	500 \$ 500.00
	urines; paintings, prints, or other artwork; books, pictures, or other art objects; d collections; other collections, memorabilia, collectibles	
Yes. Describe		\$0.00
09. Equipment for sports and Examples: Sports, photographing and kayaks; carpentry tools; No. Yes. Describe	phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
10. Firearms	otguns, ammunition, and related equipment	\$0.00
No.  Yes. Describe		
11. Clothes		\$0.00
No.	, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	Everyday clothes, shoes, accessories	\$
12. Jewelry  Examples: Everyday jewelry, gold, silver  No.	, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
Yes. Describe	Everyday jewelry, costume jewelry	200 \$ 200.00
13. Non-farm animals  Examples: Dogs, cats, birds,	horses	
Yes. Describe		\$0.00
14. Any other personal and h	nousehold items you did not already list, including any health aids you did not list	
Yes Describe		

books, CDs, DVDs & Family Photos

for Part 3. Write that number here .....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Debtor 1

Case 17-06539 Lasharne

Doc 1

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Document Page 13 of 3 umber (if known)

Desc Main

**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses. and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. Chase 5.00 Checking Account Chase Savings Account 600.00 605.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in ΠNo Describe..... Name of Entity and Percent of Ownership: Yes. Nyumbani Cleaning Service Inc 0.00 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No. Yes.

Describe

0.00

Debtor 1 Case 17-06539 Doc 1 Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main Page 14 of 63 under (if known)

27.	Examples: No.	Building permits, e.	other general intangibles  kclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
Mon	ey or prop	erty owed to yo	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund No.	s owed to you		
	Yes.	Describe		\$0.00
29.	Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$ <u>0.0</u> 0
31.		<b>insurance polic</b> Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
22	Yes.	Describe	at is due you from company who has died	\$0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe		\$0.00
33.	No.	Accidents, employi	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
34	Yes.	Describe	uidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
34.	No. Yes.	Describe	undated claims of every nature, including counterclaims of the debtor and rights	
35.	_		id not already list	\$0.00
	No. Yes.	Describe		
	<b>A</b> -1 -1 411			\$0.00
			of your entries from Part 4, including any entries for pages you have attached er here	\$605.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
31.	No. Yes.	n or nave any le	gal or equitable interest in any business-related property?	
				Current value of the portion you own?  Do not deduct secured claims or exemptions

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Middle Name

Desc Main

38.	_	receivable or co	mmissions you already earned	
	No.	Describe		ı
	_			\$0.00
39.			ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.			
	Yes.	Describe		\$ 0.00
40.	Machinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade	ş <u>0.0</u> 0
	No.			
	Yes.	Describe		\$ 0.00
41.	Inventory			<u> </u>
	No.			
	Yes.	Describe		\$ 0.00
42.	Interests in	n partnerships o	r joint ventures	
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$ 0.00
43.	Customer	lists, mailing lis	ts, or other compilations	
	No.	Describe		
	Yes.	Describe		\$0.00
44.		ess-related prop	erty you did not already list	
	No.	Describe		ı
	Yes.	Describe		\$0.00
45	Add the de	ller value of all a	of your antice from Dart E including any entries for pages you have attached	
			of your entries from Part 5, including any entries for pages you have attached er here	\$ 0.00
P	G11 G G1		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.	
46.			gal or equitable interest in any farm- or commercial fishing-related property?	
	No.			
	Yes.	Describe		\$ 0.00
47.	Farm anim			·
	Examples: No.	Livestock, poultry,	farm-raised fish	
	Yes.	Describe		
40	Crana sit		hamiltonia d	\$0.00
40.	No.	ther growing or l	narvested	
	Yes.	Describe		
40	Form and f	fichina cauinmo	nt implements machinery fixtures and tools of trade	\$0.00
49.	No.	naming equipme	nt, implements, machinery, fixtures, and tools of trade	
	Yes.	Describe		
50	Farm and	fishing supplies	, chemicals, and feed	\$0.00
30.	No.	naming aupplies	onennoais, and reed	
	Yes.	Describe		
				\$ 0.00

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51. Any farm- and commercial fishing-related property you did not already lis No.	st	
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entrie for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did	Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number I	here>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 320,544.00
56. Part 2: Total vehicles, line 5	\$ 5,722.00	
57. Part 3: Total personal and household items, line 15	\$ 1,925.00	
58. Part 4: Total financial assets, line 36	\$ 605.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property</b> . Add lines 56 through 61	\$ 8,252.00	\$ 8,252.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$328,796.00

Official Form 106A/B Record # 736299 Schedule A/B: Property Page 7 of 7

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Fill in this information to identify your case:						
Debtor 1	Lasharne	Denean	Johnson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number	r					
(If known)						

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	•		
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	511 Illinois St. Park Forest IL 60466 - Primary Residence	\$_88,147	\$_15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2004 Ford Explorer with over 186,000 miles.	\$ <u>609</u>	\$ <u>500</u>	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	2010 Ford Transit Connect with	5.440		735 ILCS 5/12-1001(c) - \$2,400.00
description:	over 75,000 miles	\$_5,113	\$4,088	735 ILCS 5/12-1001(b) - \$1,688.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	<b>\$</b> 1,000	\$ 800	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 736299	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Lasharne

Denean Middle Name Document Last Name

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Additional Page

First Name

	on of the property and line on	Current value of the	Amount of the exemption you claim	Specific laws that allow exemption
Schedule A/B	that lists this property	portion you own	Charle only one hay for each exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_500	\$_407	735 ILCS 5/12-1001(b) - \$407.00
Line from			100% of fair market value, up to	
Schedule A/B:	07		any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>150</u>	<b>\$</b>	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	<b>\$</b> 200	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from		·	100% of fair market value, up to	
Schedule A/B:	12		any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ 75	<b></b>	735 ILCS 5/12-1001(a) - \$75.00
·	11000	φ	<u></u>	
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief	Checking Account, Chase	<b>\$</b> 5	Пs	735 ILCS 5/12-1001(b) - \$5.00
description:		\$_5	_	
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief	Savings Account, Chase			735 ILCS 5/12-1001(b) - \$600.00
description:		\$_600	\$	
Line from Schedule A/B:	_17		100% of fair market value, up to any applicable statutory limit	
3. Are you claiming	ng a homestead exemption of more	than \$155,675?		
(Subject to adju	stment on 4/01/16 and every 3 years	after that for cases filed o	n or after the date of adjustment .)	
No.				
Yes. Did you	u acquire the property covered by the	e exemption within 1,215 d	ays before you filed this case?	
Yes.				
Official Form 1060	C Record # 736299	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	Case 17 C		1 Filad 02/02/17	Entered 03/03/3 9 of 63	17 14:55:57	Desc Main	
	romation to identify	your oddo.		9 01 03			
Debtor 1	Lasharne	Denean	Johnson				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> D					
Case Number	г		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
Schedule	D: Creditors	Who Have	Claims Secured by P	Property			12/1
nformation. If r		d, copy the Addition	d people are filing together, both nal Page, fill it out, number the er known).			ny	
	ditors have claims s	•	,				
∏ No. Ch	neck this box and sub	mit this form to the o	ourt with your other schedules. Yo	u have nothing else to repo	ort on this form.		
	ll in all of the informat		•				
Part 1:	List All Secured Claim	S					
2. List all se	cured claims. If a cre	ditor has more than	one secured claim, list the creditor	r separately	Column A  Amount of claim	Column A  Value of collateral	Column C Unsecured
		· ·	icular claim, list the other creditors order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 BMO H	arris BANK		Describe the property that secure	es the claim:	<b>\$</b> 825.00	<b>\$</b> 5,113.00	\$_0.00
Creditor's			2010 Ford Transit Connect with	over 75,000 miles			
Po Box Number	Street						
			As of the date you file, the claim i	is: Check all that apply.			
Dalation	_		Contingent	,			
Palatine		L 60094 State Zip Code	Unliquidated				
Who owe	s the debt? Check one.		Disputed				
Debtor			Nature of Lien. Check all that apply  An agreement you made (such as				
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	t one of the debtors and	anotner	Judgment lien from a lawsuit  Other (including a right to offset)				
	if this claim relates to unity debt	а					
	-	10-10-07	Last 4 digits of account number	5075			
2.2 Ditech I	Financial LLC		Describe the property that secure	es the claim:	\$_29,123.00	\$_88,147.00	\$ <u>0.00</u>
Creditor's			511 Illinois St. Park Forest IL 60-	466 - Primary			
332 Min Number	nnesota St Ste 610 Street		Residence				
Number	Cucci		As of the date you file, the claim i	s: Check all that apply			
			Contingent	or orion an trial apply.			
Saint Pa		MN 55101 State Zip Code	Unliquidated				
		Otate Zip Gode	Disputed				
Who owes Debtor	the debt? Check one.		Nature of Lien. Check all that apply  An agreement you made (such as				
Debtor	-		car loan)	inortgage of secured			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and	another	Judgment lien from a lawsuit				
	if this claim relates to unity debt	а	Other (including a right to offset)				
		07-2016	Last 4 digits of account number	<u>8754</u>			
		ntries in Column A	on this page. Write that number		\$_29,948.00		

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Lasharne Debtor 1

Denean

Document

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Column A Column C Column A Additional Page Amount of claim Value of collateral Unsecured Part 1: After Isiting any entries on this page, number them beginning with 2.3, followed that supports this portion Do not deduct the by 2.4, and so forth. claim If any value of collateral \$ 122,531.00 \$ 88,147.00 \$ 34,384.00 2.3 Describe the property that secures the claim: Ditech Financial LLC 511 Illinois St. Park Forest IL 60466 - Primary Creditor's Name 332 Minnesota St Ste 610 Residence Street Number As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55101 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) \_ Check if this claim relates to a community debt 2016-2016 0612 Last 4 digits of account number Date Debt was incurred 2.4 **\$** 145,311.00 **\$** 121,138.00 \$ 24,173.00 Describe the property that secures the claim: Ditech Financial LLC 6316 S Talman Ave Chicago IL 60629 Creditor's Name 332 Minnesota St Ste 610 Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt 2008-2016 Last 4 digits of account number Date Debt was incurred \$ 108,321.00 **\$** 111,259.00 \$ 0.00 2.5 Describe the property that secures the claim: Nationstar Mortgage LL 21422 Jeffrey Dr Matteson IL 60443 Creditor's Name 350 Highland Dr Number As of the date you file, the claim is: Check all that apply. Contingent Lewisville TX 75067 Unliquidated City State Zip Code Disputed Nature of Lien. Check all that apply. Who owes the debt? Check one. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) \_ Check if this claim relates to a community debt 2007-2013 Date Debt was incurred Last 4 digits of account number \$<u>406,111.00</u> Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

		Caso 17 (	)6520 Doc	1 Filod 02/02/1	7 Ento	red 03/03/17 14	:55:57	Desc Main	
Fill	in this in	formation to identify	your case:			1 of 63		2000 main	
Del	btor 1	Lasharne	Denean	Johnson					
Dei	DIOI I	First Name	Middle Name	Last Name					
Del	btor 2	-							
(Spc	use, if filing)	First Name	Middle Name	Last Name					
Uni	ted States	Bankruptcy Court for the	e : <u>NORTHERN</u> [	District of <u>ILLINOIS</u>					
Co	aa Numba	-		(State)				☐ Check if	this is an
	se Numbei known)	l <u></u>						amended	
Դffi₄	cial F	orm 106E/F							· ·
									40/45
				e Unsecured Clai					12/15
ist the A/B: Post reditor to the contract of t	e other p roperty ( ors with p d, copy th any addi	arty to any executor Official Form 106A/B partially secured clai	y contracts or unex b) and on Schedule ms that are listed in it out, number the our name and case	` ,	ılt in a claim. A I Unexpired Le o Have Claims	lso list executory contra ases (Official Form 106G Secured by Property. If I	cts on <i>Schedul</i> ). Do not includ nore space is	e	
1 D	any cre	ditors have priority i	unsecured claims a	ngainst vou?					
		o to Part 2.	uniscoured cidimis d	iganist your					
	•	) 10 Part 2.							
 		our priority upsecur	red claims If a cred	itor has more than one priority	v unsecured cla	im list the creditor senars	ately for each cla	aim For	
ea	ach claim	listed, identify what t	ype of claim it is. If a	a claim has both priority and n	onpriority amo	unts, list that claim here ar	nd show both pr	iority and	
				Part 1. If more than one credit estructions for this form in the	· ·		reditors in Part	3.	
(,	or arr oxp	sianation of each type			modacion boo		Total claim	Priority	Nonpriority
								amount	amount
Par	t 2:	List All of Your NONP	RIORITY Unsecured	Claims					
3. <b>D</b> o	any cre	ditors have nonprior	rity unsecured clair	ns against you?					
	No. Yo	ou have nothing to rep	oort in this part. Sub	omit this form to the court with	your other sch	edules.			
	Yes.								
no	onpriority	unsecured claim, list	the creditor separat	e alphabetical order of the corely for each claim. For each c	claim listed, ide	ntify what type of claim it is	s. Do not list cla	ims already	
		Part 1. If more than o out the Continuation P		particular claim, list the other	creditors in Pa	rt 3.If you have more than	three nonpriorit	y unsecured	
									Total claim
4.1		Home Medical Equip	pment	Last 4 digits of account nur	mber				\$ <u>469.00</u>
	Creditor's	Rame Eagle Way		When was the debt incurred	201	5			
	Number	Street							
				As of the date you file, the o	claim is: Check	all that apply.			
	Chicago	n	IL 60678	Contingent					
	City		State Zip Code	Unliquidated					
\	_	s the debt? Check one.		Disputed					
	Debtor	•		T ( NONDDIODITY					
l I	Debtor	•		Type of NONPRIORITY unse	ecured claim:				
l I	=	1 and Debtor 2 only tone of the debtors and	another	Obligations arising out of a	separation agree	ment or divorce			
 	=	if this claim relates to		that you did not report as p	-				
ı	comm	unity debt		Debts to pension or profit-s	-	other similar debts			
l I		m subject to offest?		_					
Ī	No Yes			Other. Specify Medical	/Dental Service	es			

	Case 17	7-06539	Doc 1	Filed 03/03/17	Entered 03/03/17 14:55:57	Desc Main
Debtor 1	Lasharne	Denean			Page 22 of 63 Case Number (if known)	
	First Name	Middle Name		Last Name		
Par	Your NONPRIORITY	/ Unsecured Cla	ims - Continu	ation Page		
After li	sting any entries on this p	page, number t	them beginn	ing with 4.4, followed by 4.	5, and so forth.	Total Clair
4.2	American Express		La	est 4 digits of account numbe	er	\$ <u>2,000.00</u>
	Creditor's Name PO Box 981537		_	hen was the debt incurred?	2016	
	Number Street		_ As	s of the date you file, the clai	m is: Check all that apply.	
	El Paso	TX 79998		Contingent		
,	City  Who owes the debt? Check of	State Zip Cod	_	Unliquidated Disputed		
1	Debtor 1 only		_	•		
	Debtor 2 only		Ty	pe of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only			Student loans		
	At least one of the debtors a	and another		Obligations arising out of a ser	paration agreement or divorce	
Ī	Check if this claim relate	es to a		that you did not report as prior	ity claims	
"	community debt			Debts to pension or profit-shar	ring plans, and other similar debts	
ls	the claim subject to offest	t?				
	No			Other. Specify Credit Card	d or Credit Use	
$\vdash$	Yes					
4.3	American Express Blue		_ La	est 4 digits of account number	er	\$_1,000.00
_	Creditor's Name				2016	
	PO Box 650448		_ w	hen was the debt incurred?	2010	
	Number Street					

4.2	7 tillelledit Express	Last 4 digits of account number	<u>\$_2,000.00</u>
	Creditor's Name	0040	
	PO Box 981537	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	El Paso TX 79998	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
$\vdash$	Yes		4 000 00
4.3	American Express Blue	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	PO Box 650448	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dallas TX 75265		
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a		
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Over I'd Overdoor Over I'd Hear	
		Other. Specify Credit Card or Credit Use	
	Yes American Medical Coll. Agency		\$ 100.00
4.4		Last 4 digits of account number	\$ 100.00
	Creditor's Name 4 Westchester Plaza Suite 110	When was the debt incurred? 2014	
		When was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmsford NY 10523	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	5555 to position of profit ordining plants, and other similar dobts	
i	No	Other Specify Medical Debt	
	No No	Other. Specify Medical Debt	

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4.5	AMEX	Last 4 digits of account number	NULL	<b>\$</b> 5,163.00
	Creditor's Name		1000 2017	
	Po Box 297871	When was the debt incurred?	1988-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Fort Lauderdale FL 33329	Unliquidated		
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
'	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			
4.6	BK OF AMER	Last 4 digits of account number	NULL	\$ <u>5,058.00</u>
	Creditor's Name	When was the debt incurred?	1989-2015	
	Po Box 982238  Number Street	when was the debt incurred?		
	Number Street			
	<u> </u>	As of the date you file, the claim is:	Check all that apply.	
	El Paso TX 79998	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
'	s the claim subject to offest?	Condit Cond on C	Sandiá I I na	
	Yes	Other. Specify Credit Card or C	oredit ose	
4.7	BK OF AMER	Last 4 digits of account number	0943	\$ 0.00
7.7	Creditor's Name		<del></del>	-
	4909 Savarese Cir	When was the debt incurred?	2007-2011	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Tampa FL 33634	Unliquidated		
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans	<del></del>	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	-	
'	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?			
	No	Other. Specify		
	Yes			

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4.8	BK OF AMER	Last 4 digits of account number 0951	\$ <u>0.00</u>
	Creditor's Name		
	4909 Savarese Cir	When was the debt incurred? 2007-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Tampa FL 33634	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
1	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.9	Blue Cross Blue Sheild	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	2010	
	300 East Randolph	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
1 6	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 8	<b>=</b>		
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.10	CAP1/Carsn	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	1006 2012	
	26525 N Riverwoods Blvd	When was the debt incurred? 1986-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
1	<del></del>		
1	Mettawa IL 60045	Contingent	
1	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Over the Overal are Over the Live	
	No	Other. Specify _ Credit Card or Credit Use	
	Yes		

	Case 17-0	6539 Do	oc 1	Filed 03/03/17	Entered 03/03/17 14:55:57	Desc Main	
Debtor 1	Lasharne	Denean		Document	Page 25 of 63		_
	First Name	Middle Name		Last Name			
Part 2	Your NONPRIORITY Uns	ecured Claims -	Continua	ntion Page			
A 64 . 11 . 41				-			T-4-1 01-1
After list	ing any entries on this page	, number them	beginnir	ng with 4.4, followed by 4.	5, and so forth.		Total Clai
4.11	Capital One		Las	at 4 digits of account number	er		\$ <u>491.00</u>
	reditor's Name						
<u>F</u>	PO Box 60024		Wh	en was the debt incurred?	2016		
1	Number Street						
			As	of the date you file, the clai	m is: Check all that apply.		
-				Contingent	,		
	City Of Industry C	A 91716	=	Unliquidated			
		tate Zip Code		Disputed			
	o owes the debt? Check one.		ш	Disputed			
	Debtor 1 only						
│ <u>□</u>	Debtor 2 only		<u>Ty</u> p	e of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only		□	Student loans			
	At least one of the debtors and a	nother		Obligations arising out of a sep	paration agreement or divorce		
	Check if this claim relates to	a		that you did not report as prior	ity claims		
-	community debt			Debts to pension or profit-shar	ring plans, and other similar debts		
ls t	he claim subject to offest?		_				
	No			Other. Specify Credit Care	d or Credit Use		
	Yes			, ,			
4.12	Capital ONE BANK USA N		Las	at 4 digits of account number	er <u>NULL</u>		<b>\$</b> 2,168.00
	reditor's Name				4007.0040		
1	5000 Capital One Dr		Wh	en was the debt incurred?	1997-2016		

Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond VA 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes CBNA NULL \$ 921.00 Last 4 digits of account number 4.13 Creditor's Name 1999-2013 Po Box 6497 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_ Credit Card or Credit Use No

Record # 736299

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4.14	Last 4 digits of account number	¥
Creditor's Name	2010 2010	
Po Box 6497	When was the debt incurred? 2010-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
<b> </b>		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.15 Chase CARD	Last 4 digits of account number NULL	<b>\$</b> 373.00
Creditor's Name		•
Po Box 15298	When was the debt incurred? 1992-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.16 Chase CARD	Last 4 digits of account number NULL	<b>\$</b> 949.00
Creditor's Name		•
Po Box 15298	When was the debt incurred? 1990-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code	<del>_</del>	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
∏ <sub>Yes</sub>		

Debtor 1	Lasharne First Name	7-06539  Denean  Middle Name  Y Unsecured Cla		Document Last Name	Entered 03/03/17 14:59 Page 27 of 63  Number (if known) _	5:57 Desc Main	_
After lis	sting any entries on this	page, number t	hem beginni	ing with 4.4, followed by 4.5	5, and so forth.		Total Clair
4.17	COMENITY BANK/Lnbr	yant	_ La	st 4 digits of account numbe	rNULL		\$ <u>0.00</u>
	Creditor's Name Po Box 182789  Number Street		_ w	hen was the debt incurred?	1987-2008		
, v	Columbus  City //no owes the debt? Check Debtor 1 only	OH 43218 State Zip Coc one.		of the date you file, the clain Contingent Unliquidated Disputed	<b>n is:</b> Check all that apply.		
	Debtor 2 only		Ту	pe of NONPRIORITY unsecu	red claim:		
[	Debtor 1 and Debtor 2 only	y	느	Student loans			
<u> </u>	At least one of the debtors	and another		Obligations arising out of a sep	•		
	Check if this claim relat			that you did not report as priori Debts to pension or profit-shar	ty claims ing plans, and other similar debts		
	the claim subject to offer No	str		Other. Specify Credit Card	d or Credit Use		
4.18	Cook County Health & H	Hospitals	_ La	st 4 digits of account numbe	r		<b>\$</b> 295.00
	PO Box 70121           Number         Street		_ w	hen was the debt incurred?	2016		

Creditor's Name	When was the debt incurred? 1987-2008	
Po Box 182789	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43218	Contingent	
	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No		
	Other. Specify Credit Card or Credit Use	
Yes		205.00
Cook County Health & Hospitals	Last 4 digits of account number	<u>\$ 295.00</u>
Creditor's Name	2012	
PO Box 70121	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60673	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
<b>=</b>	<b>一</b>	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
First National Bank of Omaha	Last 4 digits of account number	\$ 850.00
Creditor's Name		<del></del>
1620 Dodge St., Stop Code 3105	When was the debt incurred? 2016	
	Then has the dept mounted:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Omaha NE 68197	<b>—</b>	
City State Zip Code	Unliquidated	
Vho owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
=		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt		
<u>•</u>	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		

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\$ 1,300.00 Contingent MD 21747 Hagerstown Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes Quest Diagnostics \$ 238.00 Last 4 digits of account number 4.22 Creditor's Name 2016 PO Box 740020 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cincinnati OH 45274 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services

Record # 736299

	Case 17	-06539	Doc 1	Filed 03/03/17	Entered 03/03/17 14:55:57	Desc Main	
Debtor 1	1 Lasharne	Denean		Dacyment	Page 29 of 63 Case Number (if known)		
	First Name	Middle Name		Last Name	,		
Par	Your NONPRIORITY	Unsecured Cla	ims - Continu	ation Page			
After li	sting any entries on this p	age, number t	hem beginni	ing with 4.4, followed by 4.	5, and so forth.	Total C	lair
4.23	Radiology Imaging Consu	ıltants	_ La	st 4 digits of account number	er	\$ <u>318.0</u>	00
	Creditor's Name				0040		
	Dept. 77-9413		_ WI	hen was the debt incurred?	2016		
	Number Street						
			As	of the date you file, the clai	m is: Check all that apply.		
				Contingent	,		
	Chicago	IL 60678		Unliquidated			
v	City Vho owes the debt? Check or	State Zip Coone.	le	Disputed			
	Debtor 1 only						
	Debtor 2 only		Ту	pe of NONPRIORITY unsecu	red claim:		
Ī	Debtor 1 and Debtor 2 only			Student loans			
	At least one of the debtors a	nd another		Obligations arising out of a sep	paration agreement or divorce		
l ř	Check if this claim relates	s to a		that you did not report as prior	ity claims		
"	community debt			Debts to pension or profit-shar	ring plans, and other similar debts		
l:	s the claim subject to offest	?					
	No			Other. Specify Medical/De	ental Services		
	Yes						
4.24	Shell/Citibank		_ La	st 4 digits of account number	er	<b>\$</b> _950.0	00
	Creditor's Name				00.40		
	PO Box 6003		_ W	hen was the debt incurred?	2016		

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\$ 2,774.00 Contingent San Diego 92108 CA Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Unknown Credit Extension Yes Transworld Systems Inc. \$ 238.00 Last 4 digits of account number 4.28 Creditor's Name 2016 507 Prudential Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Horsham 19044 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Collecting for Creditor

Official Form 106E/F

Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main Case 17-06539 Doc 1 Page 31 of 63 Case Number (if known) Document Lasharne Denean Debtor 1 First Name \$ 2,925.00 **US Airways** 4.29 Last 4 digits of account number Creditor's Name PO Box 23066 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. MiraMed Revenue Group LLC On which entry in Part 1 or Part 2 list the original creditor? Name 991 Oak Creek Dr. Line 23 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Lombard IL 60148 Last 4 digits of account number \_\_\_\_\_ City State Zip Code Clerk, Sixth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Line 25 of (Check one): Part 1: Creditors with Priority Unsecured Claims 16501 S. Kedzie Part 2: Creditors with Nonpriority Unsecured Claims Number Markham IL 60426 Last 4 digits of account number \_\_\_\_\_ 6785\_\_\_ City State Zip Code

Blitt and Gaines, PC

Street

661 Glenn Ave

Number

Wheeling

Official Form 106E/F

City

On which entry in Part 1 or Part 2 list the original creditor?

6785

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Line 25 \_ of (Check one):

60090

State Zip Code

Last 4 digits of account number \_\_\_\_

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Document

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Debtor 1 Lasharne Denean

Add the Amounts for Each Type of Unsecured Claim

ı	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
l		Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
nom rait i	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other similar debts</li> <li>6i. Other. Add all other nonpriority unsecured claims.</li> </ul>	6g. 6h.	\$

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17 (	16520 Doc 1 E	ilad 02/02/17	Entor	ed 03/03/17	14:55:57	Desc Main	
Fil	ll in this in	formation to identify	y your case:			3 of 63			
De	ebtor 1	Lasharne	Denean	Johnson	-				
De	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
Uı	nited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
Sch	nedule	G: Executor	ry Contracts and	Unexpired Lea	ses				12/15
nforr	nation. If n	nore space is neede	ssible. If two married people ed, copy the additional page,	fill it out, number the e	th are equal	y responsible for su attach it to this page	pplying correct . On the top of a	iny	
		-	and case number (if known). ntracts or unexpired leases?						
1. L	_	-	mit this form to the court with		ou have not	hina else to report on	this form		
[	_		tion below even if the contrac						
			company with whom you ha						
	<b>xample, re</b> nexpired le		II phone). See the instruction	is for this form in the inst	truction book	let for more example	s of executory co	ontracts and	
	Person or	company with whor	m you have the contract or l	ease		State what the	contract or leas	e is for	
2.1									
'	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.2	,								
2.2	Name				-				
	Northern	Oterant			_				
	Number	Street							
	City		State Zip	Code	_				
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
			·						
2.4					_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

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Fill in this in	formation to identif	y your case:	
Debtor 1	Lasharne	Denean	Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No. □ Yes							
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	Yes. Inwhich community state or territory did you live?				Fill in the name and current address of that person.			
Name of your spouse, former spouse or legal equivalent								
	Number	Street						
	City		State	Zip Code				
s	-	icial Form 106D), Schedule E/F ( ' Schedule G to fill out Column :  Ir codebtor	•		Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1	·				Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

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			Document	<u>Page 35</u> (	of 63
Fill in this in	nformation to identif	y your case:			
Debtor 1	Lasharne	Denean	Johnson		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States  Case Number		ne : <u>NORTHERN DISTRICT C</u>	)F ILLINOIS		Check if this is:
(If known)	' <del></del>		_		An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following date:
Official Form 106I					MM / DD / YYYY
Schedul	e I: Your Ir	come			

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment								
Fill in your employment information	• • •			Debtor 2 or non-filing spouse				
If you have more than one job, attach a separate page with information about additional employers.	tach a separate page with formation about additional Employment status		ı	Employed  Not employed				
Include part-time, seasonal, or self-employed work.			eaning Service					
Occupation may Include student or homemaker, if it applies.	Employers name							
	Employers address							
		,		,				
	How long employed there?	Since 2/1/2009						
Part 2: Give Details About Monthly Income								
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
			For Debtor 1	For Debtor 2 or non-filing spouse				
	y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00				
3. Estimate and list monthly overti	me pay.		\$0.00	\$0.00				
Calculate gross income. Add line	2 2 + line 3.		\$0.00	\$0.00				

Official Form 106I Record # 736299 Schedule I: Your Income Page 1 of 2 Case 17-06539 Doc 1 Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main Document Page 36 of 63

Debtor 1 Lasharne Denean Document Johnson Page 36 of 63 Case Number (if known) Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse			
	Copy	y line 4 here	4.	\$0.00	\$0.00			
5. <b>L</b>	ist all	payroll deductions:						
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00			
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00			
	5c. <b>V</b>	oluntary contributions for retirement plans	5c	\$0.00	\$0.00			
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00			
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00			
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00	\$0.00			
	5g. <b>L</b>	Inion dues	5g.	\$0.00	\$0.00			
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00	\$0.00			
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00			
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00			
8. <b>L</b> i	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$4,181.16	\$0.00			
	8b.	Interest and dividends	8b.	\$0.00	\$0.00			
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00			
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.00			
	8e.	Social Security	8e. _	\$0.00	\$0.00			
	8f.	Other government assistance that you regularly receive	8f	\$0.00	\$0.00			
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	8g.	Specify: Pension or retirement income	8g.	\$0.00	\$0.00			
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00			
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$4,181.16	\$0.00			
		· ·	_	Ψ1,101.10	Ψ0.00			
10.		ulate monthly income. Add line 7 + line 9.	10.	\$4,181.16 +	\$0.00	\$4,181.16		
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_					
11.	11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:							
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the con	nbined monthly income.		·		
		e that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$4,181.16</b>		
13. Do you expect an increase or decrease within the year after you file this form?								

Fill in this ir	nformation to identify	your case:				
Debtor 1	Lasharne	Denean	Johnson	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following of	t-petition chapter 13 date:
United States	Bankruptcy Court for the	:NORTHERN DISTRICT O	F ILLINOIS			
Case Numbe	r		_	MM / DD /	YYYY	
Official F	10C I			A separate	filing for Debtor	2 because Debtor 2
	orm 106J			maintains a	a separate house	ehold.
	e J: Your Ex					12/14
=				are equally responsible for supply ages, write your name and case nur	-	
Part 1:	Describe Your Househo	ld				
1. Is this a joi	int case?					
	Go to line 2.					
L res.	No.	a separate household?				
		ust file a separate Schedul	e J.			
2. Do you l	have dependents?	X No				
	st Debtor 1 and	$\vdash$	Aloio information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2			this information for dent			X No
	tate the dependents'					Yes
names.						<b>X</b> No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
3. Do your	expenses include	X No				<u> </u>
	es of people other than and your dependents	ı				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
			ess you are using this for	m as a supplement in a Chapter 13	case to report	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the for	m and fill in	
Include expen	ses paid for with non-	_	nce if you know the value			
of such assist	ance and have include	ed it on Schedule I: Your	Income (Official Form 106	l.)		Your expenses
	-	expenses for your reside	ence. Include first mortgag	e payments and		\$1,032.36
_	for the ground or lot.				4.	φ1,032.30
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, o	or renter's insurance			4b.	\$0.00
	•	ir, and upkeep expenses			4c.	\$100.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

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Lasharne Debtor 1

First Name

Denean

Middle Name

Document

Last Name

Page 38 of 63 Case Number (if known) \_\_

Your expenses 5 \$577.06 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$135.00 6a. 6a. Electricity, heat, natural gas \$125.00 6b. Water, sewer, garbage collection \$365.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$25.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$280.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$40.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$137.74 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 1,083.98 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Lasharne Denean Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$2,311.50 Business Expenses (\$2,311.50), 21. 21. Other. Specify: \$6,702.64 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,181.16 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$6,702.64 23b. Copy your monthly expenses from line 22 above. 23b.--\$2,521.48 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 736299
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Lasharne	Denean	Johnson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		ne : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	Г		<u> </u>		

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th	ne summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Lasharne Denean Johnson	×
Signature of Debtor 1	Signature of Debtor 2
Date _02/13/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	nformation to identif		
Debtor 1	Lasharne	Denean	Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number (If known)	r		_

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
F	ar. 11 Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?	
	No.		the many	
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors (	(Official Form 106H).		
F	Explain the Sources of Your Income			

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Lasharne Denean Johnson Case Number (if known)

Last Name

-	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.					
١	□ No.					
	Yes. Fill in the details					
		Debtor 1		Debtor 2		
		Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)	
	From January 1 of current year until	Wages, commissions,	\$264	Wages, commissions,		
	the date you filed for bankruptcy:	bonuses, tips Operating a business	\$2,340	bonuses, tips  Operating a business		
	For last calendar year:	Wages, commissions,	\$4,780	Wages, commissions,		
	(January 1 to December 31, 2016)	bonuses, tips  Operating a business	\$35,075	bonuses, tips  Operating a business		
	For the calendar year before that:	Wages, commissions,	\$0	Wages, commissions,		
	(January 1 to December 31, 2015)	bonuses, tips  Operating a business	\$34,874	bonuses, tips  Operating a business		
	List each source and the gross income from e  No.  Yes. Fill in the details	acii source separately. Do li	or monage moonie trat you used	. III III 6 4.		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
	From January 1 of current year until	Rental Income	\$1,275			
	the date you filed for bankruptcy:					
	For last calendar year:	Rental Income	\$15,300			
	•					
	(January 1 to December 31, 2016)					
	-	Rental Income	\$27,276			
	(January 1 to December 31, 2016)	Rental Income Unemployment	<u>\$27,276</u> \$6,374			
	(January 1 to December 31, 2016)  For last calendar year:					
	(January 1 to December 31, 2016)  For last calendar year:					

First Name

Middle Name

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ebtor 1	Lasharne	Denean	Johnson		Case Number (if known)	
	First Name	Middle Name	Last Name			
Part 3	List Certain Payn	nents You Made Before You Fi	led for Bankruptcy			
06 <b>Ar</b> e	e either Debtor 1's or I	Debtor 2's debts primarily co	onsumer debts?			
_					44.11.0.0.0.404/0\	
Ц		nor Debtor 2 has primarily on ndividual primarily for a perso			n 11 U.S.C. § 101(8) as	
		ys before you filed for bankru	-		or more?	
	☐ No. Go to lin	e 7.				
	total amount	ow each creditor to whom you you paid that creditor. Do no t and alimony. Also, do not in nt on 4/01/16 and every 3 ye	nt include payments clude payments to a	for domestic support obligati an attorney for this bankrupto	ons, such as by case.	
		btor 2 or both have primarily ays before you filed for bankr		any creditor a total of \$600 o	r more?	
	☐ No. Go to lin	e 7.				
	creditor. Do	ow each creditor to whom you not include payments for dom o, do not include payments to	nestic support obliga	ations, such as child support	• •	
			Dates of payments	Total amount paid	Amount you still owe	Was this payment for
		rris BANK Po Box 94034 IL 60094	Monthly	\$1,074	\$825	<ul> <li>Mortgage</li> <li>Car</li> <li>Credit card</li> <li>Loan repayment</li> <li>Suppliers or vendors</li> <li>Other</li> </ul>
		inancial LLC 332 ta St Ste 610 Saint Paul	Monthly	\$3,003	\$119,528	■ Mortgage □ Car □ Credit card
						☐ Loan repayment ☐ Suppliers or vendors ☐ Other
		inancial LLC 332 ta St Ste 610 Saint Paul 01	Monthly	\$807	\$28,316	Mortgage Car Credit card Loan repayment Suppliers or vendors Other

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Lasharne Denean Johnson Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes ☐ No. Yes. Fill in the details. Status of the case Nature of the case Court or agency Midland Funding VS Lasharne Johnson Collection Circuit Court Cook County Pending On appeal 16M610722 Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Tyes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6:

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Debtor 1	Lasharne	Denean	Johnson	Case Number (if k	nown)	
	First Name	Middle Name	Last Name			
	-	ı filed for bankruptcy or si	nce you filed for bankruptcy, d	id you lose anything because of	theft, fire, other dis	saster, or
ga	mbling?					
	No.					
	Yes. Fill in the details	for each gift.				
Part	List Certain Pay	ments or Transfers				
16 W	ithin 1 vear before vou	ı filed for bankruptcy, did	vou or anvone else acting on v	our behalf pay or transfer any pr	operty to anyone y	ou
co	nsulted about seeking	g bankruptcy or preparing	a bankruptcy petition?			
In	clude any attorneys, b	ankruptcy petition prepar	ers, or credit counseling agend	ies for services required in your	bankruptcy.	
	No.					
	Yes. Fill in the details	3				
	Party Contact Info		Description and value of ar	ay property transferred	Date payment	Amount of payment
	rarty Contact inio		Description and value of al	ly property transferred	or transfer	Amount of payment
	Corosi Law L.L.C					\$2,300.00
	Geraci Law L.L.C.	± #3.400				Ψ2,300.00
	55 E. Monroe Stree	1 #3400				
	Chicago,IL 60603					
	Dowley Contact Info		Description and value of an	arr muamanter tuamatanua d	Data navment	Amount of novement
	Party Contact Info		Description and value of ar	ly property transferred	Date payment or transfer	Amount of payment
	Hamanuill Condit Co		Credit Counseling Services		2017	¢25.00
	Hananwill Credit Co	bunseling			2017	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17 <b>W</b>	ithin 1 year before you	ı filed for bankruptcy, did	you or anyone else acting on y	our behalf pay or transfer any pr	operty to anyone w	vho
pr	omised to help you de	eal with your creditors or t	o make payments to your credi			
Do	not include any payr	nent or transfer that you li	sted on line 16.			
	No.					
	Yes. Fill in the details	<b>3</b> .				
40						
		ou filed for bankruptcy, dic ary course of your busines	•	ransfer any property to anyone, o	other than property	
In	clude both outright tra	ansfers and transfers mad	e as security (such as the gran	ting of a security interest or mor	tgage on your prop	erty).
Do	not include gifts and	transfers that you have a	Iready listed on this statement.			
	No.					
	Yes. Fill in the details	for each gift.				
10 14		filed for boulements d				
		often called asset-protect		a self-settled trust or similar dev	vice of which you a	re a
_	•	·	,			
	No. Yes. Fill in the details	o for each gift				
-	1 res. r ili ili tile detalis	s for each gift.				
Part	List Certain Fina	ncial Accounts. Instrument	s, Safe Deposit Boxes, and Stora	ge Units		
ACT LE		, months	-,	• - · · · · · · · · · · · · · · · · · ·		

Case 17-06539 Doc 1 Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main Document Page 46 of 63 Lasharne Denean Johnson Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice

Yes. Fill in the details.

Nature of the case

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

Court or agency

Status of the case

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1 Lasharne Denean Johnson Case Number (if known)

Last Name

Pa	Give Details About Your Business of	r Connections to Any Business			
27	Within 4 years before you filed for bankru	ptcy, did you own a business or have any of the	following connections to any business?		
		in a trade, profession, or other activity, either fu			
		pany (LLC) or limited liability partnership (LLP)			
	A partner in a partnership	pany (220) or mintou nability partitioning (221)			
	An officer, director, or managing e	vacutive of a corneration			
		ng or equity securities of a corporation			
	An owner of at least 5% of the vot	ng or equity securities of a corporation			
	No. None of the above applies. Go to I	Part 12.			
	Yes. Check all that apply above and fill	in the details below for each business.			
	Nyumbani Cleaning Service Inc	Describe the nature of the business	Employer Identification number		
	Nyumbani Gleaning Gervice inc	bescribe the nature of the business	Do not include Social Security number or		
		Cleaning Services			
			EIN: <u>27-1503447</u>		
		Name of accountant or bookkeeper	Dates business existed		
		Debtor	2000 0		
			2009-Current		
28 Pa	<ul> <li>Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.</li> <li>No.</li> <li>Yes. Fill in the details.</li> <li>Date issued</li> </ul> Part 12: Sign Below				
i	answers are true and correct. I understand in connection with a bankruptcy case can 18 U.S.C. §§ 152, 1341, 1519, and 3571.	of Financial Affairs and any attachments, and I d that making a false statement, concealing prope result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud		
	/s/ Lasharne Denean Johnson Signature of Debtor 1	Signature of Debtor 2			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 02/13/2017	D. I.			
	MM / DD / YYYY	Date	<del>/////</del>		
,	Did you attach additional pages to Your St	atement of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?		
•	ora you accom additional pages to your or	atomone or a manolar anamo for manadado a ming	, to Summapley (Simolar Form 1817).		
	No				
	Yes				
	Did you pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy	forms?		
	No				
	=	A.II	oh the Benkuntay Batition Branavada Matica		
	Yes. Name of person	Atta	ch the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).		

First Name

Middle Name

Fill i	in this inform	Caso 17 06 ation to identify y		od 02/02/17 Ento	red 03/03/17 14:55:57 8 of 63	Desc Main	
Deb	<sub>itor 1</sub> La	sharne	Denean	Johnson			
Deb		Name	Middle Name	Last Name			
Deb	otor 2						
(Spou	use, if filing) First	Name	Middle Name	Last Name			
Unit	ed States Bank	ruptcy Court for the	NORTHERN District of _ILL	INOIS			
	e Number nown)			(State)		Check if this is an amended filing	
	cial Forr						
Stat	ement	of Intentio	on for Individuals	Filing Under Cha	pter 7		12/15
credi you h you h you mu vhiche f two n Both de Be as c	you are an individual filing under chapter 7, you must fill out this form if: I creditors have claims secured by your property, or I you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list. I two married people are filing together in a joint case, both are equally responsible for supplying correct information. I toth debtors must sign and date the form. I de as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  List Your Creditors Who Have Secured Claims						
	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.						
lder	ntify the cred	itor and the prop	erty that is collateral	What do you intend to secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?	
Cre	editor's			Surrender the	property	□ No	
nar	me:	BMO Harris B	ANK	_	pperty and redeem it	<u> </u>	
pro	scription of perty curing debt	miles	nsit Connect with over 75,000	Reaffirmation	operty and enter into a  Agreement. operty and [explain]:	-	
Cre	editor's			Surrender the	property	No	
nar	me:	Ditech Financ	ial LLC	Retain the pro	pperty and redeem it	☐ Yes	
pro	scription of perty curing debt	Residence	Park Forest IL 60466 - Primar	Reaffirmation	operty and enter into a  Agreement. operty and [explain]:	_	
Cre	editor's			Surrender the	property	No	
	me:	Ditech Financ	ial LLC	_	pperty and redeem it	Yes	
pro	scription of perty curing debt		n Ave Chicago IL 60629	Retain the pro	pperty and enter into a	- □ 1es	

☐ No

Yes

property securing debt:

Creditor's name:

**Ditech Financial LLC** 

Residence

Description of 511 Illinois St. Park Forest IL 60466 - Primary

Surrender the property

☐ Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: \_\_\_

Lasharne Case 17-06539 Denear Filed 03/03/17 Entered 03/03/17 14:55:57 Page 49 of 63 humber (if known) Debtor 1 <del>Dölcüment</del> Surrender the property No Creditor's name: Nationstar Mortgage LL Retain the property and redeem it ☐ Yes Retain the property and enter into a 21422 Jeffrey Dr Matteson IL 60443 Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: П No Lessor's name: ☐ Yes Description of leased property: Пио Lessor's name: ПYes Description of leased property: Пио Lessor's name: □Yes Description of leased property: Пио Lessor's name: □Yes Description of leased property: Пио Lessor's name: ☐Yes Description of leased property: П No Lessor's name: ☐ Yes Description of leased property:

Doc 1

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Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

🗶 /s/ Lasharne Denean Johnson

Signature of Debtor 1

Date Dated: 02/13/2017

MM / DD / YYYY

×

Signature of Debtor 2

Date \_\_\_\_\_

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court

			NORTHEF	RN DISTRI	ICT OF ILLINOI	S EASTERN	DIVISIO	ON	
In	re								
La	sharne Dene	an Johnsor	ı / Debtor			Case No:			
							Chapter:	Chapter 7	
							•	-	
					PENSATION OF				
1.			§ 329(a) and Fed. Bankr		•	-			
			vithin one year before the on behalf of the debtor(s						
			ave agreed to accept	,	\$2,300.00			,	
	_		his statement I have rece	vived	\$2,300.00				
			ms statement i nave rece	ivea					
	Balance Due \$0.00								
2.	The source	e of the com	pensation paid to me wa	ıs.					
_,		tor(s)	Other: (specify)						
3.			sation to be paid to me is	e.					
Э.		-	sation to be paid to me is	5.					
	Del	btor(s)	Other: (specify)						
4.		e not agreed / law firm.	to share the above-discl	osed compe	nsation with any of	ther person un	less they ar	e members and a	ssociates
	or my	law IIIII.							
		-	share the above-disclosed	_	_	_			
	of my attach		A copy of the agreement	t, together w	ith a list of the nam	nes of the peop	ole sharing	in the compensat	tion, is
5.			e-disclosed fee, I have ag	reed to rend	er legal service for	all aspects of	the bankru	ptcy	
	case, inclu		, ,			•		,	
	a. Analy	vsis of the d	ebtor' s financial situatio	n and rende	ering advice to the a	debtor in deter	mining wh	ether to file a net	ition in
	-	ruptcy;	cotor simunotar situatio	n, and rende	and advice to the c	deotor in deter	mining wii	emer to me a per	ition in
			iling of any petition, sch	adulas stata	ments of affairs an	d plan which i	may be rea	uirad:	
	о. гтера	ration and i	ining of any petition, sen	edules, state	inents of affairs an	iu pian winch i	may be req	uneu,	
	Dry a gwa ann	ant with the	dehter(e) the chave die	valagad faa d	loog not include the	following con	-viaa-		
6.			e debtor(s), the above-dis e any work done post-fili		ioes not include the	t lollowing ser	VICE.		
	rec does r	101 merade	any work done post-ini	iig.					
				CF	ERTIFICATION				1
			fy that the foregoing is a	•			•	or	
		payment t	o me for representation of	of the debtor	(s) in this bankrup	tcy proceeding	gs.		
		Date: (	03/03/2017	/5	s/ Juan M. Villalpa	ando			
		Date			Signature of Attorne		_		

Page 1 of 1 Record # 736299

Geraci Law L.L.C. Name of law firm

Geraci Law Diacom Himois Indiana Wiscousin

Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 866,925.0707 CLIENT CORNER WWW,INFOTAPES.COM

Date: 1/10/2017

Consultation Attorney: JMV

Record #: 736-299



## Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services <b>before</b> filling in court of \$ _3.000.00
debit only, a flat fee for services before filling in court of \$ 3.000.00  at \$ { } today, \$ { } per { } starting { }  and \$ { } will obtain from { } within 60 days of today. Bankruptcy is time-sensitively and \$ { } today.
and \${ }   will obtain from { \ Milling in acute and belong on the pre-filling fee is discharged. We will
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1.995.00}{2.330.00}\$ & \$335 = \$\frac{2.330.00}{2.330.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you knew in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filling including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course.  I will not transfer or acquire any property or incur arry credit or debt before filling, and I must make full disclosure of all income, expenses, debts
Date: 110/17 x (75 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Date: 110117 X (Joint Debtor) (Joint Debtor)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lasharne Denean Johnson / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/13/2017 /s/ Lasharne Denean Johnson

**Lasharne Denean Johnson** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 54 of 63 In re Lasharne Denean Johnson / Debtor

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

D-4-4, 00/40/0047

In re Lasharne

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

/s/ Lacharna Dangan Johnson

Dated: 02/13/2017	75/ Lasmanne Deneam Johnson	
	Lasharne Denean Johnson	_
Dated: 03/03/2017	/s/ Juan M. Villalpando	

Attorney: Juan M. Villalpando

Form B 201A. Notice to Consumer Debtor(s) Record # 736299 Page 2 of 2 Case 17-06539 Doc 1 Filed 03/03/17 Entered 03/03/17 14:55:57 Desc Main Document Page 56 of 63

Debtor	Lasharne	Denean `	Johnson	Case Num	ber (if known)	
Debtoi	First Name	Middle Name	Last Name		•	
			•			
Part	Answer These Question	s for Reporting Purposes				
			Ltiluilumaum	ner debts? Consumer debts a	re defined in 11 U S	C 8 101(8)
16.	What kind of debts do	16a. Are your del	ots primarily consum	for a personal, family, or house	hold purpose."	.0. 9 101(0)
	you have?	as incureu b	/ an individual printality	tor a personal, raining, or mouse	and purposes	
•		☐No. Go to	line 16b.	•		
		Yes. Go t	o line 17.			
		_			1 14-41-4	
		16b. Are your de	ots primarily busines	ss debts? <i>Business debt</i> s are r through the operation of the b	debts that you incur	nt
		money for a b	usiness of investment o	i fillough the operation of the b	dallicas of invasance	
		□No. Go to	line 16c.			•
		Yes. Go t	o line 17.			
		4C- State the fund	of dahte you awa that :	are not consumer debts or busir	ress debts.	
		loc. State the type	of debts you owe that a	are not consumer dobte or bus.		
					<u> </u>	
<b>{</b>	Are you filing under	No. I am not	filing under Chapter 7.	Go to line 18.		
	Chapter 7?	<del></del>				uidad and
	Dtimate that after	Yes. I am filir	ig under Chapter 7. Do	you estimate that after any exe id that funds will be available to	distribute to unsecu	red creditors?
}	Do you estimate that after any exempt property is	aumins	adute expenses are par	a didition in a distance in		
ŧ.	excluded and	No.				
ŧ.	administrative expenses	∏Yes				
	are paid that funds will be	□,69	,			
	available for distribution					
	to unsecured creditors?					
18.	How many creditors do	1-49	!	<b>1</b> ,000-5,000		,001-50,000
1	you estimate that you	50-99	1	<b>5</b> ,001-10,000	=	,001-100,000
<b>Andrea</b>	owe?	100-199	I	<b>1</b> 0,001 <b>-</b> 25,000	□ Mo	ore than 100,000
	•	200-999				
	IIih da vav	\$0-\$50,000		\$1,000,001-\$10 million	□\$5	00,000,001-\$1 billion
19.	How much do you estimate your assets to	\$50,001-\$100		■ \$10,000,001-\$50 million	□\$1	,000,000,001-\$10 billion
***************************************	be worth?	\$100,001-\$50		\$50,000,001-\$100 million	□\$1	0,000,000,001 <b>-</b> \$50 billion
	20 11011111	\$500,001-\$1	•	■ \$100,000,001-\$500 million	□Md	ore than \$50 billion
<u> </u>				☐ \$1,000,001-\$10 million	∏s5	500,000,001-\$1 billion
20.	How much do you	\$0-\$50,000		\$10,000,001-\$50 million		,000,000,001-\$10 billion
	estimate your liabilities	\$50,001-\$100	-,	<del>_</del> , , , ,	<u></u>	0,000,000,001-\$50 billion
	to be?	\$100,001-\$5		\$50,000,001-\$100 million \$100,000,001-\$500 million		ore than \$50 billion
		\$500,001-\$1	million	☐ \$ 100,000,00 1-\$300 million		J. C. Litari, 400 Aminon
Par	74 Sign Below					
					he information provide	ded is true and
For	VOII		is petition, and I declare	e under penalty of perjury that t	ne imormation provid	ted is true and
100	you	correct.				
		If I have chosen to	file under Chapter 7, I a	am aware that I may proceed, if	eligible, under Char	oter 7, 11,12, or 13
			itates Code. I understar	nd the relief available under eac	n chapter, and i cho	ose to proceed
		under Chapter 7.		•		
1.		If no attorney repre	esents me and I did not	pay or agree to pay someone w	ho is not an attorne	y to help me fill out
		this document, I ha	ave obtained and read th	he notice required by 11 U.S.C.	§ 342(b).	
		I request relief in a	ccordance with the cha-	pter of title 11, United States Co	ode, specified in this	petition.
		I understand making	ng a false statement, co	ncealing property, or obtaining	money or property b	y fraud in connection
		with a bankruptcy	1341, 1519, and 3571)	up to \$250,000, or imprisonmer	it for up to 20 years,	, or bour.
		10 0.3.0. 99 192,	7, ((, and 307)	/ 1/		
***************************************			(/ <b>&gt;</b> \	XX		
			$\times$	X X		
		Signature of	Debtor	<del></del>	Signature of Debto	r 2
		Olg. Late. O Ol				
***************************************			.2 11300	17	Executed on	
		Executed on	- 11 120 - 11 120	··		IM / DD / YYYY

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Fill in this in	formation to identif	y your case:	
Debtor 1	Lasharne	Denean	Johnson
	First Name	Middle Name	Last Name
Debtor 2		<u></u>	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ie: <u>NORTHERN</u> District of	ILLINOIS
Case Number			(State)
(If known)			

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Did y	ou pay or agree to pay someone who is NOT an attorney to	o help you fill out bankrupto	cy forms?
	No		
	Yes. Name of Person	•	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
***************************************			
***************************************			
	er penalty of perjury, declare that I have read the summary	, and echadules filed with t	his declaration and that they are true and
corr		and someasies mea was a	
×	ignature of Debtor	Signature of Debtor 2	
,		-	
-	Date (1) 1/2017 MM / DD / YYYY	Date	TYY .

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Debtor 1	Lasharne	Denean	Johnson	Case Number (if known)	
	First Name	Middle Name	Last Name		

Part 12: Sign Below	
answers are true and correct. understand that making in connection with a bankruptcy case can result in fine 18 U.S.C. §§ 192, 1941, 1519, and 3571.	Affairs and any attachments, and I declare under penalty of perjury that the a false statement, concealing property, or obtaining money or property by fraud s up to \$250,000, or imprisonment for up to 20 years, or both.
Signature of Debtor 1	Signature of Debtor 2
Date 2 / 1 3 /2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of F	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	
Yes	
Did you pay or agree to pay someone who is not an atte	omey to help you fill out bankruptcy forms?
<b>■</b> No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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Document Johnson Lasharne Denean Debtor 1 Case Number (if known) \_

First Name	Middle Name	Last Name	
Part 2: List Your Unexpir	ed Personal Property Lea	1503	
	operty lease that you li	sted in Schedule G: Executory Contracts an	nd Unexpired Leases (Official Form 106G),
II in the information below. De	o not list real estate lea	ses. Unexpired leases are leases that are st	till in effect; the lease period has not yet
nded. You may assume an un	expired personal prop	erty lease if the trustee does not assume it.	11 U.S.C. § 365(p)(2).
		2 (12 (12 (12 (12 (12 (12 (12 (12 (12 (1	Will the lease be assumed?
Describe your unexpired p	ersuliai property lease		
Lessor's name:			□ No
Description of leased			∐ Yes
property:			
Lessor's name:			□ No
Lessor's name.			☐ Yes
Description of leased			
property:			
Lessor's name:			□No
LOSSOI S Hattie.			
Description of leased			<del>-</del> ···
property:			
Lessor's name:			□No
			☐Yes
Description of leased property:			
			Miles in the second of the sec
Lessor's name:			□No
Description of leased			□Yes
property:		•	
Lessor's name:			□ No
Description of leased			Yes
property:			
Lessor's name:			□ No
Leggor a name.			☐ Yes
Description of leased			
property:			
Part 3: Sign Below			
	/ \	I my intention about any property of my esta	ate that secures a debt and any
rsonal property)that is subject	n to an unexpired lease	).	
		<b>x</b>	
Signature of Debtor 1		Signature of Debtor 2	
Date Dated: 213	12017	Date	

MM / DD / YYYY

MM / DD / YYYY

## DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you-that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets nd of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

	, ,,	,	
18. Setoffs if you have money in a credit union or creditor account, or other-loans	that cross-collateralized	<u>, any</u> money or prope	erty may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discribing	ged in bankruptev, that o	our non-exempt prope	erty will be taken and sold by the
bankruptcy trustee if it can't be protected, that the trustee might object if I/we have	excess income or chang	State Federal o	or Bankruptcy laws before the cas-
Dankrupicy trustee it it can't be protected, that the trustee might object it two taxon	NC ANCIDENTE M		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Lasharne Denean Johnson / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 2 / 13 /2017

Lasharne Denean Johnson

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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		Denean	Johnson	Case Nu	mber (if known) _			
tor 1	Lashame	Middle Name	Last Name					Victoria
	First Name	,		(Garrin)		Column B		· .
			•	5 (115)		Centro /	245400-61400-6245000000000000000000000000000000000000	
						non-fling		
					<b>*</b> 0.00	•	\$0.00	
		estion			\$0.00		<del></del>	
	nployment compens		received was a benefit					T-Linearies -
Do no unde	ot enter the amount in the Social Security	Act. Instead, list it here:	**************					1
		***************************************						1
			•					
For	your spouse	***************************************		•				
		n + ieludo omi ami	ount received that was a		÷0.00		\$0.00	
Pen	sion or retirement li efit under the Social	ncome. Do not include any amo Security Act.	Julie Cook of the		\$0.00			
			to the source and amount					
). Inco	ome from all other s	ources not listed above. Spec	Security Act or payments received rinternational or domestic					
Do	not include any pent a victim of a war crim	efits received under the social cone, a crime against humanity, of	international or domestic					
terr	orism. If necessary,	list other sources on a separate	page and put the total on line 10c.		\$0.00	\$	0.00	*
					0.00	-	\$0.00	
10a	l			<u>\$</u>	0.00			
10b				*	\$0.00		\$0.00	
10c	. Total amounts from	n separate pages, if any.					\$0.00 =	\$785.68
	laulata valus tatal CII	urrent monthly income. Add lin	es 2 through 10 for each		\$785.68	+	\$0.00 - [	•
1. Cal	lumn. Then add the t	total for Column A to the total fo	r Column B.					
					•			
Part	2 Determine W	Thether the Means Test Applies	to You					
			m u ul atomo:				12a.	\$785.68
	alculate your curren	monuny monthly income from lin	r. Follow these steps.	Cor	y line 11 ners		L	
12								x 12
		he number of months in a year)			•		12b.	\$16,899.6
12	h The result is you	ur annual income for this part of	f the form.				<b></b>	······································
13. C	alculate the median	family income that applies to	<b>Juli 1</b> 0.10.1.	٦ .				
_	ill in the state in whic	h you live.	IL.					
-	III IU Me 2016 III MIIIC	a, yez		7				
F	ill in the number of p	eople in your household.	11				<del></del>	
					******		13.	\$50,133.0
F	ill in the median fam	ily income for your state and si	ze of household	the separate				
7	o find a list of applic	able median income amounts,	go online using the link specified in able at the bankruptcy clerk's office.					
į i	nstructions for this to	im. This list may also be attached						
								•
	How do the lines co	mnara7		om is no nesumni	on of abuse.			
14. 1	HOM GO DIS IMPOS	11-po. 0 -						
14. i	4a Tyline 12b is is	ess than or equal to line 13. On	the top of page 1, check box 1, In	ala is iio biconii-				
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Form B 201A, Notice to Consumer Debtor(s)

In re Lashame Denean Johnson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### <u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 2 / 13 /2017

Lasharne Denean Johnson

X Date & Sign

Dated. 2/2017

Attorney: Juan M. Villalpando